Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-0019B-CNT 1158.41319CC6	SERIAL NO. 10/645,521
		APPLICANT GANESAN, et al.	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		FILING DATE August 22, 2003	GROUP

U.S. PATENT DOCUMENTS

Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date
/B.F./	AA	6,049,786	4-11-00	Smorodinsky	✕	✕	
/B.F./	AB	6,292,789	9-18-01	Schutzer	✕	✕	
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						
	AL						

FOREIGN PATENT DOCUMENTS

Examiner Initial		Document Number	Date	Country	Class	Subclass	Translation /Abstract	
							Yes	No
	AM							
	AN							
	AO							
	AP							
	AQ							
	AR							
	AS							
	AT							

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	AU	Open Financial Exchange Bill Presentment, June 12, 1997, 1997 CheckFree Corp., Intuit Inc., Microsoft Corp., pgs. 312-356.
	AV	
	AW	
	AX	
	AY	
	AZ	

Examiner /Brian Fertig/	Date Considered 01/14/2008